

EXHIBIT D

P.O. Box 9500
Wilkes-Barre, PA 18773-9500

888-272-5543

<Borrower Name>
Address Line 1<Code>
Address Line 2<Code>
City, State, Zip<Code>

Account Number: XXXXXXXXXX

<Date>

<Borrower Name>, your student loan(s) is now being serviced by Navient.

We've recently been notified that your bankruptcy case has concluded. Since the loan(s) shown below was not discharged through your bankruptcy, you are responsible for repaying the remaining balance of the loan(s) according to the terms of the promissory note(s).

We're here to help

We know financial challenges can come up unexpectedly, and we want to help you stay on track with your loan. If you have any questions about your account or repayment options, visit us online at Navient.com or give us a call at 888-272-5543, Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

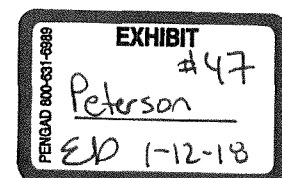
Sincerely,

Navient Customer Service

Loan Information

The loans listed below are the loans referred to in this letter. If you have questions or concerns about your account, write to us at the address provided above.

LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM
* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
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* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
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* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
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* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++
* HLNDSBDT	\$HDSBPRN++	\$HHOTPRIN+++	HIRATE	HPROGRAM++



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